

NEW YEAR'S SAVINGS ACCOUNTS

The
Home Bank
of Canada

Head Office: 8 King St. W.

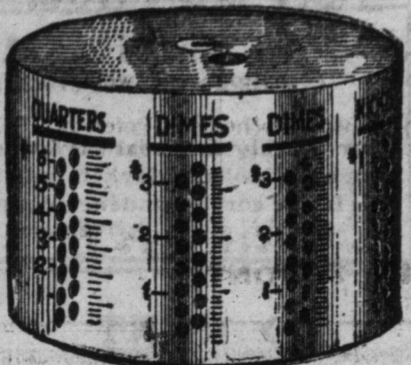
BRANCHES OPEN 7 to 9
O'CLOCK EVERY SAT-
URDAY NIGHT

78 Church St.

Cor. Queen West and Bathurst
Cor. Bloor West and Bathurst
Cor. Queen East and Ontario

WEST TORONTO
1686 Dundas Street

This Nickel Plated Savings
Bank makes it interesting
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Full compound in-
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novel metal sav-
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plated, arranged in
compartments to
take silver pieces or
bills, will be loaned
free with the first
dollar deposited.

Rich Ore Shipments Are Made From the Elk Lake District

Traffic to Elk Lake and Gowganda Now in Full Swing—Good Ore
Found on Lucky Godfrey.

After the lull in traffic consequent on the closing of navigation on the Montreal River, traffic into Elk Lake and Gowganda is again commencing by way of Charlton. Already in the neighborhood of from 150 to 200 teams are engaged in hauling supplies, principally food stuffs for man and beast, some of the teams bringing on the return journey a portion of the first shipment of silver ore from the Blackburn mine at Miller Lake.

While the road between Elk Lake and Gowganda which was built by the government under the able supervision of Mr. Alex. Graham is both a credit to the government and a pleasure to all who drive over it, on that section between Elk Lake and Charlton there is great room for improvement before it is even passable. Anyone driving over this portion of the road is compelled to turn out innumerable times into places, under ordinary circumstances unfit for a horse or rig to drive over, and delays are both numerous and tedious. If even but a slight accident happens to one of the freight teams, half an hour and even longer being consumed while waiting an opportunity to pass. Some little work has been done on this road by the teamsters, but it is hoped that the government will see its way clear to spend at least a few hundred dollars in making traveling a little easier for the many teams which may have to use it during the winter.

Much has been spoken and written about the shipments of silver from Elk Lake and Gowganda, and the first shipment of 35 tons from the Blackburn, which took place a few days ago, is only the beginning of what will reach a total of some 750 tons of ore, much of which is high grade. The Blackburn will supplement the two cars already shipped by a further consignment to Copper Cliff of five car loads, which before spring may reach a total of eight. In addition to this in the same neighborhood of Miller Lake, the Morrison, Mackay, LeRoy, Syndicate, O'Brien and Bessall each will add to its quota of one or more car loads to be shipped by way of Elk Lake to Charlton.

From the Gowganda ridge also come car loads; from the Boyd-Gordon three; Mann-Ryan, two; Reeve-Dobbs, two; Bartlett, two; Bloom Mines, one; most of which will also go over the new government road to Elk Lake and from thence to Charlton.

In the neighborhood of Elk Lake itself the Lucky Godfrey, situated on the Montreal River just below Elk Lake on the line between the townships of James and Wilket, will ship its first car load of high grade ore about the first of February. The extent of the latest and best find on the Lucky Godfrey is known only to those primarily interested. It is, however, of interest to the general public to know that what is probably the longest unbroken stretch of native silver in the country is to be found on this new vein. It is three inches wide and has been opened up for over one hundred feet without a break. In this same corner of James, the Devlin mine will participate in making the shipment of silver from this district a phenomenal one, their portion being one, probably two, car loads. To this may be added shipments from the Marcelle and from

and discuss business or have a pleasant evening as the case may be.

For a new town, as many of the parliamentary delegates expressed it, Elk Lake as to situation, size and go-aheadness of its people, ranks second to none in Ontario. A township municipality, incorporated less than a year ago, and handicapped as it were, by a lack of money and experience of the officials, the town has made a splendid showing during the past year, and altho, as in many places, friction arises at times, everybody is working harmoniously together for the advancement of the district and everybody has faith in its future.

GOVERNMENT OFFERS

4 PER CENTS TO PUBLIC

Terms of Ontario's Popular Loan
Announced by the Provincial Treasurer.

Ontario Government four per cent. stock can be obtained in any multiple of fifty dollars at two per cent. premium. The principal will be paid on 1st June, 1910, and the interest is paid by cheque half-yearly on 1st June and 1st December. Applicants should send accepted cheque, payable to the order of "The Provincial Treasurer of Ontario," for \$102, for each \$100 required, addressed to "The Provincial Treasurer, Toronto," and stock certificate will be forwarded.

This stock can be transferred in any multiple of \$50 only by the owner or his attorney in the same manner as bank stocks. If bonds are required, they can be obtained in denomination of \$1000 on same terms, but in case of bonds, the accrued interest from 1st December to date of mailing should be added, as the June interest coupon covers interest from 1st December. Both stock and bonds of this issue are free from all provincial taxation, including succession duty, and are an authorized investment for trustees and executors.

BAD BLAZE AT NORTH BAY

Several Frame Buildings Destroyed—
Explosion Adds to Danger.

NORTH BAY, Jan. 7.—Fire which broke out in J. J. Owen & Co.'s hardware shop early this morning, destroyed several frame buildings on Oak-street. An explosion of gas in G. P. Angus, tobacco store, wrecked the place, and young Robert Angus was rescued unconscious from the debris by two bank clerks, Henry and Reaume. Mr. Owen is in a state of nervous collapse.

Losses and insurances: G. P. Angus, stock, \$2000; insurance, \$500, all-wood stock, \$7000, insurance, \$5000, a partial loss; H. Adams, stock, \$4000, insurance, \$1800, considerable stock saved; Frank Phillips, loss \$500, partly insured; A. Jackman, loss \$3000, insurance \$1500; Benard, loss, \$500, insurance \$300; Young, loss, \$300, insurance, \$300; Blanchett, loss \$1000, insurance, \$500; Owen & Co., loss \$1500. Campbell & McDiarmid, clothing merchants, suffered damage by removal of stock.

LOCAL OPTION BY WARDS

Social Reform Council Seek Further
Local Option Legislation.

An effort will be made by the Ontario Moral and Social Reform Council to secure legislation at the next sitting of the legislature, providing for local option by wards and districts in the larger cities, and local option by counties including cities up to 25,000 inhabitants.

The election of officers for the current year resulted as follows:
Hon. President, Rev. D. J. A. Turnbull; president, Right Rev. Bishop Sweeney; vice-president, Rev. J. B. Kennedy; secretaries, Revs. Dr. S. D. Chown, H. S. Magee; treasurer, C. F. Verity, Brantford.

TECHNICAL SCHOOL BUILDING

Chairman James Simpson Suggests
That Plans Be Hurdled.

Chairman Simpson of the board of education has decided to call a special meeting of the property committee in order to hurry the progress on the plans for the new technical school. Mr. Simpson has come forward with the suggestion that the Whitney government be asked to help financially in the erection of the new institution, and this suggestion meets with the approval of several of the school trustees.

PERSONATORS IN OTTAWA ELECTION.

OTTAWA, Jan. 7.—Charles Kirk, one of the scrutineers in the municipal elections on Monday, has given Mayor Hopewell the names of at least three men who were personated in Rideau ward, and the mayor has promised to take action to punish the guilty parties. The men personated were absent from the city.

Home Mission Board.
Rev. W. E. Norton, D.D., president at the Home Mission Board of the Baptist convention of Ontario and Quebec, which met yesterday afternoon in the board room.

Appropriations for the quarter ending Dec. 31st, 1909, amounting to nearly \$700,000, were passed. It was decided to open a new mission at West Fort William and the board recommended that the members of Baptist churches living in that town organize at once and co-operate under one pastor with the State River Valley church. Rev. John Shostak, a Russian minister speaking five Slavonic languages, was appointed to work amongst the 3000 foreigners in and around Fort William.

Amongst other matters the board decided on a new financial policy which will include the movement in many churches toward self-support, and the increase of pastors' salaries.

Hotel Bill Unpaid.

Nicholas Schwab is supposed to have enjoyed the luxuries of the King Edward Hotel while unable to pay for them, and will face a jury on that charge. He is also alleged to have passed a worthless cheque on R. E. Richards for \$10.

How Many Opportunities

Have You Let Slip in the Past?

Here's Another Chance

More people have remained poor because of their ignorance of the earning power of money than from almost any other cause. And yet no feature of investment is quite so important as the knowledge of just how much work your money can do for you. One reason why so many persons do foolish things with their funds is that they do not stop to realize that money has a working capacity like a man or a horse. If your money is watched carefully the chances are that it will do more work than when it is not watched. In this the case is just like that of a human being. The whole subject of the productive power of money is one of supreme interest and significance to everybody who has savings or who expects to have any sort of investments.

The Oil Industry is King of Investments.

Oil shares will multiply capital and give forth more and larger dividends than any other form of investment.

If you have read anything about oil, and its production and uses, you must be interested, and I have tried to give you some idea in my advertisements of what this king of industries means to the commerce of the wide world.

But now—

I want to talk to you about how it affects you personally and financially. Let me try and point out to you how this wonderful industry may be your opportunity—the chance you may regret all your life if you allow it to slip by unheeded. In other advertisements I have already shown you the fortunes that have been made by those who invested in the California oil fields in the early days, and there is no question and no doubt but that the oil fields North of Edmonton will be the greatest and richest fields in the world, and the revenue and dividends which will be paid from them will make many, many people rich, wealthy and happy.

Are you going to get your share?

The Home Oil Company was started by a few men of limited means. The stock was sold at \$10.00 per share, and the same stock afterwards sold as high as \$5,000 per share. The Canfield and Chanslor Oil Co. sold its stock at 25c per share, and afterwards paid a dividend of \$20 per share. The Whittier Oil Company sold some of its stock at 3c per share, and within a year paid out a dividend of \$4 per share. The Lucile Oil Company sold its stock at 15c per share, and the same cannot be bought now for \$5 per share.

But it would be worse than folly for me to tell you that shares in the

California-Alberta Oil Co.

would make this wonderful increase, or, in fact, to make any positive statement as to what they would be worth a year from now, what I may think myself and honestly believe is another matter. What



is of more importance is what you think and believe after you have looked thoroughly into what I am offering you, and that is what I ask you to do; then, if you become convinced, as others besides myself are, you will need no urging to buy these shares, but will purchase at once, while I am offering them at 25c, and before they have made any further advances. You surely are like the rest of humanity, and would like some of the pleasures and independence which wealth brings, and it is a hundred to one that if you achieve this end it will be through some investment, for that is the way the large majority of fortunes have been made, and the greatest and most spectacular in the world have been made from the oil industry, and I say without fear of successful contradiction that no other business can make such a showing.

Results count, and if you want big results, continuous results, I would strongly advise you to buy some of the stock I am offering in this oil company, which has nearly 2,000 acres in what will undoubtedly prove to be one of the richest oil fields in the world.

DO IT NOW

Buy while I am offering a limited number of these SHARES AT 25c PER SHARE. In a few days THE PRICE WILL BE RAISED TO 40c. You can buy now—

200 shares for \$50; pay \$12.50 down and \$12.50 per month.

500 shares for \$125; pay \$31.25 down and \$31.25 per month.

1,000 shares for \$250; pay \$62.50 down and \$62.50 per month.

Par value \$1.00, fully paid and non-assessable.

I do not ask you to take my word on the conditions and indications in the territory, but to carefully consider the evidence given before the Senate of Canada by experts who had absolutely nothing to gain. (Copies of this will be sent on application, together with prospectus.)

THE PRICE WILL BE RAISED IN A FEW DAYS TO 40 CENTS PER SHARE

ORDERS EXECUTED
FOR—
COBALT STOCKS
Country Orders Will
Receive Prompt At-
tention.

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STOCK BROKER, Suite 9, 10, 11, 205 YONGE STREET,
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ALSO AT
532 Grenville St.
VANCOUVER

THE STANDARD BANK OF CANADA

Established 1873

77 Branches

QUARTERLY DIVIDEND NOTICE NO. 77.

Notice is hereby given that a dividend at the rate of Twelve Per Cent. Per Annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1910, and that the same will be payable at the Head Office in this city and at its branches on and after Tuesday, the 1st day of February, 1910; to shareholders of record of 20th January, 1910.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 16th February next, at 12 o'clock noon.

By order of the Board.

GEO. P. SCHOFIELD,

General Manager.

Toronto, 31st December, 1909.